

STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Mark D. James d/b/a The Captiva Group
6510 Town Center Drive
Suite A
Clarkston, Michigan 48346,

Enforcement Case No. 07-5442

License/Registration No.:

FL-1173/SR-1129,
Respondent.

CONSENT ORDER REVOKING FIRST MORTGAGE LICENSE
AND REVOKING SECOND MORTGAGE REGISTRATION

Issued and Entered,
This 17th day of June, 2008,
By Peggy L. Bryson,
Acting Chief Deputy Commissioner

Based upon the Stipulation to Entry of Consent Order and the files and records of the Office of Financial and Insurance Regulation ("OFIR") in this matter, the Commissioner FINDS and CONCLUDES that:

1. The Commissioner has jurisdiction and authority to adopt and issue this Consent Order in this proceeding pursuant to the Michigan Administrative Procedures Act ("MAPA"), 1969 PA 306, as amended, MCL 24.201 *et seq.*, the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, and the Secondary Mortgage Loan Act ("SMLA"), 1981 PA 125, MCL 493.51 *et seq.*
2. All required notices have been issued in this case and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the parties' Stipulation to Entry of Consent Order is reasonable and in the public interest.
4. All applicable provisions of MAPA have been met.

5. Mark D. James d/b/a The Captiva Group ("Respondent") violated MCL 445.1672(a)-(b), 445.1671(1)-(2), MCL 445.1652, MCL 493.52(6), MCL 493.67, MCL 493.68, and MCL 445.1673(1).

NOW THEREFORE, based upon the parties' Stipulation to Entry of Consent Order and the facts surrounding this case, IT IS ORDERED THAT:

1. The Stipulation to Entry of Consent Order submitted by the parties to the Chief Deputy Commissioner is hereby ACCEPTED.

2. Respondent shall CEASE AND DESIST from violating MCL 445.1672(a)-(b), 445.1671(1)-(2), MCL 445.1652, MCL 493.52(6), MCL 493.67, MCL 493.68, and MCL 445.1673(1).

3. Respondent shall cease soliciting or originating any new residential mortgage business regulated by the MBLSLA or SMLA on the effective date of this Order.

4. Subject to the terms and conditions set forth in the Stipulation to Entry of Consent Order, Respondent may continue to close, until June 30, 2008, consumer loans presently in its pipeline.

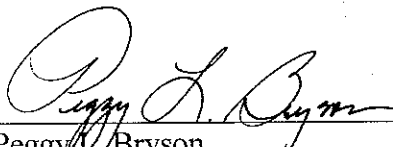
5. Respondent's first mortgage license and second mortgage registration shall be and hereby are REVOKED.

6. This Order shall be and is effective and enforceable on the date it is issued, as shown in the caption hereof.

7. This Order shall remain effective and enforceable until terminated, modified, set aside, or suspended in writing by the commissioner.

8. The Commissioner specifically retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary and appropriate in accordance with the provisions of the MBLSLA and SMLA. Failure to abide by the terms and conditions of the Stipulation to Entry of Consent Order and this Order, may result in the commencement of additional proceedings.

IT IS SO ORDERED.


Peggy L. Bryson
Acting Chief Deputy Commissioner